

May 15, 2014

Judge Steven W. Rhodes
US BC-ED-Mi
Detroit, Michigan 48226

FILED
2014 MAY 15 A 10:33
U.S. BANKRUPTCY COURT
E.D. MICHIGAN - DETROIT

Dear Judge Rhodes,

I am a duty disabled retired Detroit Police Sergeant, May 20, 2005.

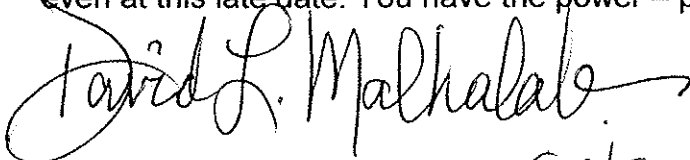
I have had to purchase medical coverage because the City of Detroit cancelled my (our) medical benefits, that we were promised – and guaranteed by the Michigan Constitution. I would not have taken the retirement, at the time, if I had known my pension benefits would be reduced. I was promised a lifetime retirement pension and medical coverage.

I am now going to have to pay **\$15,170.16**, (est. 37%) for my medical coverage through Mi BC/BS, a year, **out of my retirement pension check**. This is too much...for me and surely there are other officers and fire fighters and general retirement pensioners that will also find their medical coverage costs – too much – from the pension checks. I am paying more for medical coverage with less benefits.

We have LOST, media reports that DPD/FFs would not see a reduction in the pension checks is FALSE, we are now paying too much for medical coverage with less benefits than we had, when we retired.

This is NOT fair to us...or other retired Detroit workers. I hope that it is not too late to have our medical coverage restored – or a higher stipend to cover medical coverage, so that retirees will not have to reduce or eliminate health care insurance to pay for our monthly needs, other than medical coverage.

Please use your judicial powers to help restore full medical coverage to Detroit retirees, even at this late date. You have the power – please use it.



David L. Malhalab
Sgt DPD Retired/DDA
313 580 2393

RESENT
5/22/14


8451 Appleton
Dearborn Heights, Mi 48127 1405

FILED
2014 MAY 28 A 10:32
U.S. BANKRUPTCY COURT
E.D. MICHIGAN - DETROIT

MyBlue

My Life My Health Plan



Blue Cross
Blue Shield
of Michigan

INVOICE: 02

SUBSCRIBER STATEMENT

ACCOUNT
NUMBER

DATE
DUE

TOTAL
AMOUNT DUE

05/25/14

\$ 851.68

003711

MALHALAB, DAVID

8451 APPLETON

DEARBORN HTS, MI 48127-1405

How to reach us...

BCBSM Customer Service

YOUR TOLL FREE NUMBER IS:

1 (888) 288-2738

Hours of Operation: 8am to 8pm Monday-Friday

Saturdays 10am to 4pm

visit us on the web at: www.bcbsm.com

Web Support 1 (888) 417-3479



Summary of Charges

5/11/14 JUNE 5/2021

Statement Prepared 05/08/14 Billed from 06/01/14 through 06/30/14

Previous Balance	\$ 1,703.76
Payments (Includes payments received by 05/08/14. Details on reverse side)	1,720.00 CR
Billing/Adjustments (Details on reverse side)	0.00
Federal & State Taxes & Fees Change/Adjustments.....	0.00
Current Charges	785.38
Federal & State Taxes & Fees Current Charges.....	\$ 82.54

If you don't pay your bill, we will automatically cancel your policy 30 days from the due date.

Total Due \$ 851.68

Thank you for choosing Blue Cross Blue Shield of Michigan. It is important to check your due date on the bill and make sure we receive payment by that date. If you have questions about making payments you can find information at www.bcbsm.com/payments. If you were previously enrolled in our automated payment plan, you will need to send your payment by check or money order, then re-enroll in the automated payment plan so future premiums can be automatically deducted. Please wait until after the due date to sign up for the automated payment plan to avoid having payments deducted twice.

TEAR HERE

Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

TEAR HERE

Subj: **DPD POLICE FIRE RETIREES...HEALTH CARE RIP OFF...**
 Date: 5/15/2014 6:20:10 P.M. Eastern Daylight Time
 From: DAVID7750@aol.com
 To: rerb@freepress.com, stompor@freepress.com, business@freepress.com
 CC: SHENDERSON600@FREEPRESS.COM, NKAFFER@FREEPRESS.COM,
 bdickerson@freepress.com

Robin.....FYI

Detroit Police Sgt: duty disabled retirement (May 20, 2005) - BC/BS Master Medical through February 28, 2014, retirement benefit - guaranteed by Mi Constitution.

Now - BC/BS Gold Plan - March 2014 (April 2014)...

I signed up at a BC/BS event at the Double Tree Hotel, in Dearborn, BC/BS hired independent agents to help sign up DPD / FFs, who were getting CUT OFF of their medical insurance by the City....

My BC/BS (hired agent) lost my initial paperwork, starting my coverage on Mar. 1- so I had to fight to get the Mar. 1 date vs. April 1, 2014...

I had BC/BS MM with the City - health, vision and dental.....

I now have BC/BS Gold Plan (**\$851.68 premium - including \$82.54 Fed/State taxes and fees**)..no dental, no vision plans. Why the taxes ????

I will pay \$10,220.16 in premiums for a year, and \$4,950. out of pocket medical expenses....**Total - \$15, 170.16** a year from my **pension check** for medical care - with no dental or vision.

I have to pay \$4950. out of pocket expenses...pay \$30 for primary care Dr visits - and \$50 for specialist Drs...vs. \$10. / \$20.

My Vytorin prescription just went to \$95.37 a month vs \$15. up to now...my insulin (2 types) payment has also gone up....

BC/BS now says that if I had gone through the Fed Mktplace, I may have qualified for a subsidize, I wasn't advised about this, by the BC/BS agent.

DPD / FF retirees ...have **lost** a big chunk of their monthly pension checks to pay for medical benefits....which is NOT being fully reported.

BC/BS now a FOR PROFIT company ...seems to have taken advantage of all of their customers...it is not fair.

David L. Malhalab
 Sgt DPD Retired 313 580 2393